

IN THE CLAIMS:

Please cancel claims 1-20, and add new claims 21-38 as follows:

1.-20. (Canceled)

21. (New) A method of conducting a financial transaction, comprising:
generating an identifier for a financial instrument, the identifier identifying the
financial instrument without disclosing information regarding the financial
instrument;
receiving the identifier responsive to an initiation of the financial transaction; and
obtaining the information regarding the financial instrument based on the received
identifier.

22. (New) The method of claim 21, further comprising:
receiving a description of the financial transaction; and
conducting the financial transaction using the information regarding the financial
instrument.

23. (New) The method of claim 21, further comprising:
generating, in response to obtaining the information regarding the financial
instrument, a second identifier for the financial instrument to replace the
previously-generated identifier, the second identifier different from the
previously generated identifier and identifying the financial instrument
without disclosing information regarding the financial instrument.

24. (New) The method of claim 21, further comprising:
executing a process having an execution path; and
determining from the execution path whether the process has access rights to the
information regarding the financial instrument.

25. (New) The method of claim 24, wherein determining whether the process has access rights comprises:

establishing a resource allocation table, the table having entries having execution paths and specifying access rights of processes having the execution paths; examining the entries of the resource allocation table to locate an entry having an execution path matching the execution path of the process; and determining from the matching entry whether the process has access rights to the information regarding the financial instrument.

26. (New) The method of claim 25, wherein the entries of the resource allocation table uses meta-symbols to define execution paths, further comprising:

substituting the meta-data in the execution paths with data defined responsive to the process.

27. (New) A system for conducting a financial transaction, comprising:

a generation module for generating an identifier for a financial instrument, the identifier identifying the financial instrument without disclosing information regarding the financial instrument;
an interface module for receiving the identifier responsive to an initiation of the financial transaction; and
an authentication module for obtaining the information regarding the financial instrument based on the received identifier.

28. (New) The system of claim 27, wherein the interface module is further adapted to receive a description of the financial transaction and further comprising:

a transaction module for conducting the financial transaction using the information regarding the financial instrument.

29. (New) The system of claim 27, wherein the generation module is further adapted to generate, in response to the authentication module obtaining the information regarding the financial instrument, a second identifier for the financial instrument to replace the previously-

generated identifier, the second identifier different from the previously generated identifier and identifying the financial instrument without disclosing information regarding the financial instrument.

30. (New) The system of claim 27, wherein the authentication module is further adapted to execute a process having an execution path, and to determine from the execution path whether the process has access rights to the information regarding the financial instrument.

31. (New) The system of claim 30, further comprising:
a resource allocation table, the table having entries having execution paths and specifying access rights of processes having the execution paths;
wherein the authentication module is further adapted to examine the entries of the resource allocation table to locate an entry having an execution path matching the execution path of the process and determine, from the matching entry, whether the process has access rights to the information regarding the financial instrument.

32. (New) The system of claim 31, wherein the entries of the resource allocation table use meta-symbols to define execution paths, and wherein the authentication module is further adapted to substitute the meta-data in the execution paths with data defined responsive to the process.

33. (New) A computer program product having a computer-readable medium having embodied thereon program code for conducting a financial transaction, the program code comprising:

a generation module for generating an identifier for a financial instrument, the identifier identifying the financial instrument without disclosing information regarding the financial instrument;
an interface module for receiving the identifier responsive to an initiation of the financial transaction; and

an authentication module for obtaining the information regarding the financial instrument based on the received identifier.

34. (New) The computer program product of claim 33, wherein the interface module is further adapted to receive a description of the financial transaction and further comprising:
a transaction module for conducting the financial transaction using the information regarding the financial instrument.

35. (New) The computer program product of claim 33, wherein the generation module is further adapted to generate, in response to the authentication module obtaining the information regarding the financial instrument, a second identifier for the financial instrument to replace the previously-generated identifier, the second identifier different from the previously generated identifier and identifying the financial instrument without disclosing information regarding the financial instrument.

36. (New) The computer program product of claim 33, wherein the authentication module is further adapted to execute a process having an execution path, and to determine from the execution path whether the process has access rights to the information regarding the financial instrument.

37. (New) The computer program product of claim 36, further comprising:
a module for defining a resource allocation table, the table having entries having execution paths and specifying access rights of processes having the execution paths;
wherein the authentication module is further adapted to examine the entries of the resource allocation table to locate an entry having an execution path matching the execution path of the process and determine, from the matching entry, whether the process has access rights to the information regarding the financial instrument.

38. (New) The computer program product of claim 37, wherein the entries of the resource allocation table use meta-symbols to define execution paths, and wherein the authentication module is further adapted to substitute the meta-data in the execution paths with data defined responsive to the process.